

February 10, 2009

Ronald M. Zombar
840 Cresta Alta Dr.
El Paso, Texas
79912-1810

United States Bankruptcy Court
Southern District of New York
One Bowling Green, Room 610
New York, NY 10004-1408

Attn: The Honorable Robert D. Drain

Ref: DELPHI Corp Case # **05-44481** (RDD) filed October 5, 2005
Document # **14705** to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #**14705** filed by DELPHI Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for approximately 15,000 people who are retirees of DELPHI Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of DELPHI Corporation and was only made known to us via letter on February 5, 2009 and gave us twelve days to file our objections.

Many of the most recent DELPHI retirees were requested, enticed or coerced into retirement **BY** the Company **BY** offering incentive packages along with paid health care benefits to retire. Many of the retirees who retired from the company never planned to purchase their own Medical Plans because these benefits have always been Company provided until the Medicare age of 65. At no time during my 37 year career or during the retirement discussion and decision process with the DELPHI's Human Resource Managers and DELPHI Management do I ever remember being told verbally or in writing that these health care benefits would be in jeopardy of being taken away in a time when the Company is in dire straights or they could cancel them at anytime. If that had been the case, I would have never retired now at age 61.

Now that DELPHI issued their announcement to the active salary employees and retirees, it is very obvious that DELPHI has been planning this unscrupulous motion to cancel the retiree's health insurance benefits secretly for sometime. This was a very deceitful and ruthless action taken by the Company to push people into retirement with these intensions to improve their balance sheet by \$1.1B at the expense of the retirees. With this latest DELPHI bombshell, the retirees have very little time to prepare to adjust to a significantly reduced income and the latest development (loss of health care) that will cause additional financial hardship for each and every retiree. This latest DELPHI motion will have a huge impact on the retirees and their families. If the retirees were told

in advance that these health care benefits were optional; then they could have made a better decision whether they wanted to continue to work or retire, but in today's economic conditions these retirees cannot run out and readily get another job to pay for these discontinued Medical Benefits.

DELPHI's problems all began at the Executive levels of management. DELPHI executives knew they were on a collision course economically when they spun off from GM a decade ago and when DELPHI's key executive, JT Battenburg started the major economically downturn at DELPHI when some of his executive staff intentionally, purposely and fraudulently reported company profits. The Delphi retirees, current and future all expected DELPHI to turn the company around without adversely affecting the Delphi employee's salaries and benefits. Now because of the DELPHI executive's poor judgment, the retirees will have to suffer for it and bail them out once again. It is not fair to all of those retirees who gave many years of their lives and service for the betterment of the company in good times and now in bad - now the company is turning their back on their key producers. I have yet to see DELPHI make any significant reductions or improvements at the top level of this Company. They are all waiting around for the emergence from Chapter 11 to get their big emergence bonuses so some of them can retire.

DELPHI's announcement to cancel Executive Bonuses and Salary increase in 2009 is just a token initiative by the DELPHI Corporation and doesn't give the Company just cause to cancel the retiree's healthcare benefits. With the current state of the economy, retirees who had invested in DELPHI and have saved for retirement through their 401K's have lost approximately 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits will cripple and definitely affect the lives of every Delphi retiree.

It's my opinion that DELPHI has other avenues to pursue to restructure the company without adversely affecting the retiree's health care benefits. The Company's healthcare cost will decrease as each retiree reaches that milestone at 65 years of age. As a suggestion the Company could provide lower cost (higher deductible) plans to save money and could retain the benefit for current retirees and eliminate it for future retirees since they remain employed and have benefits.

Please know that each of the 15,000 retirees who will be **ADVERSELY** impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**On behalf of many of my fellow DELPHI Retirees and myself,
I ask you to REJECT this motion.**

Sincerely yours,



Ronald M. Zombar
Retiree - January 1, 2009